### Want Ad. Rates

ONE CENT PER WORD when paid in advance. No Ad. taken for less than TEN CENTS.

NO ADS. TAKEN FOR LESS THAN TWENTY-FIVE CENTS when phoned in er charged at the

Classification not guaranteed after 9:30 P. M.

FOR BUSINESS CONTRACTS Phone Monroe I for the WANT AD. MAN to call

#### Lost and Found.

LOST, ON BROAD STREET BETWEEN Hofhelmer's shoe store and Tragle's drug store, one-half of a pair of gold eyeglasses. Reward if left at

LOST, ON WEST FRANKLIN STREET, the top of gold conf button, Reward if returned to 1206 Park Avenue. LOST, BLACK BELL BOOK CONTAIN-ing \$700 between the Southern Depot and Harrison Street. A liberal re-ward if returned to 1501 Boverly Street.

Street.

LOST, ONE BLACK FOX TERRIER
dog; answers to name of Leon; had
on medal 4775. Reward if returned
to 200 West Clay.

to 390 West Clay.

IF PERSON HARBORING MY BRINdle bull, who answers of Fudge, does
not release him at ence he will be
prosecuted to full extent of the law.
D. WHITLOCK, 313 East Broad.

#### weip aufanted. stiale.

WANTED, FOR U. S. ARMY, ABLE-bodied, unmarried men, between ages of 18 and 35; citizens of United States, of good character and temperate hab-its, who can speak, read and write the English language. For information ap-ply to RECRUITING OFFICE, 826 East Broad St., Richmond, Va., 151 Sycamore St., Petersburg, Va., or Columbia Build-ling, Granby St., Norfolk, Va.

Ing. Granby St., Norfolk, Va.

YOUNG MEN CAN BECOME CHAUFfeurs, garage managers, repairmen,
etc., by learning, at our practical
school, selary, \$100 to \$150 per
month, positions guaranteed all
competent graduates. We allow you
to pay half down the balance wen
you get a position, day or night instruction. NATIONAL AUTOMOBILE
SCHOOL, 11 W. Main, near Jefferson
Hotel.

VANNEY.

Hotel.
WANTED, SOLICITORS FOR RICHmond and other Southern States. See
W. C. SHROEDER, 1301 E. Main St.,
second floor.
PHARMACIST—WANTED REGIStered pharmacist at once, Must be
single, sober, industrious; state
reference, lowest initial salary will
accept, board and room included, address P. O. Box 342, Phoebus, Va.

dress P. O. Box 34; Phoebus, Va. WANTED, TWO MEN TO TRAVEL with manager soliciting orders for a reliable house We advance expenses and pay weekly commissions. Inquire at Lexington Hotel between hours of 9 and 12 this morning. A. W. CAPRON. WANTED, \$10 MONTH, CUSTOMS IN-

WANTED, \$70 MONTH, CUSTOMS INternal revenue, railway mail cierka.
List of spring examination in Richmond now ready; preparation free.
FRANKLIN INSTITUTE, Dept. 406
B. Rochester, N. Y.
WANTED, MEN TO LEARN BARBER
trade; only few weeks required;
wages after first month; steady position guaranteed. Write for catalogue MOLER'S BARBER COLLEGE, 207 Bowery, New York City. ANTED, A REGISTERED DRUG-tist. State age and references. Lock lox 628, Norfolk, Va.

ANTED, WHITE MAN FOR MILK-ing and general farm work; also tenant to either work for me or some land on shares. WINDSOR STOCK FARM, Elko, Va.

FARM, Elko, Va.
WANTED, CARRIER FOR TIMESDispatch route, 'Phone Madison 7594
before 9 A. M.

DENTIST—WANTED, REGISTERED
dentist at once; salary no object
to right party, Apply or write to
27 Granby Street, Norfolk, Va.

### Belp, Male and Female.

WANTED, LADIES AND GENTLEMEN to solicit for paying business; bring references. Call between 9 and 12 A. M. and 6 to 8 P. M., 1228 East Broad Street.

Broad Street.

WANTED, MAN AND WOMAN, OR woman and son; woman for cook and laundress; man or son for watter and housework. Good room and board, family small, wages, 335 per month. Party must show good recommendations. Party wanted January 6. Address J. C. RAWN, General Manager, Big Sandy C. & C. Co., Marytown, W. Va.

Situations & anteo. Minte. WANTED POSITION AS BOOKKEEP-er, Five years' experience; best of references. Address BOOKKEEP-ER, care E. R. Brown, Bedford City, Va.

ASSISTANT REGISTERED PHAR-macist desires relief work. Can give two afternoons and two evenings per week. A 26, care Times-Dispatch. REGISTERED ASSISTANT PHAR-macist wants permanent position in Southern Virginia; graduate; expe-rienced and willing. Address C 13, care Times-Dispatch.

WANTED, POSITION BY UNREGIS-tered drug clerk; married; six years' experience; best references. Address F 52, care Times-Dispatch.

OFFICE AND SALESMANAGER OPEN for position; experienced in manu-facturing and wholesale business. Address A 34, care Times-Dispatch.

BALESMAN, WITH TWENTY YEARS'
experience in dry goods and notions,
fitteen years in present nosition,
sopen for a change of position Richmond preferred, but not essential;
best reference. Il 26, care TimesDismate.

Dispatch.

REGISTERED DRUGGIST WANTS position in Western Virginia or West Virginia by March 1; married; A1 references. Address A 14, care Times-Dispatch.

Times-Dispatch.

WANTED, BY A DRUGGIST, REGIStered in North Carolina and Georgia, with six years of experience, position; can furnish best of references. Address L 16, care Times-Dispatch. WANTED, SITUATION BY EXPERI-enced young man in clothing store as salesman. B 42, care Times-Dis-patch.

#### Belp Banten, Female.

WANTED, EXPERIENCED COOK good on bread and pastry; hes references, 'Phone Madison 3971-J. WANTED, A HOUSE GIRL AT 1921 Stuart Avenue.

Stuart Avenue.

WANTED, A GOOD COOK, ALSO BUT-ler; short distance in country; good salary. Apply to-day between 11 and 12 o'clock 504 Mutual Building. WANTED, A GOOD WORKING HOUSE-keeper; short distance in country good salary. Apply to-day 504 Mu-tual Building between 11 and 12 o'cleck

WANTED A SETTLED WHITE WO-man for housekeeper, References re-quired. Apply GILBERT'S HOTEL, Eighth and Franklin.

#### Board Wanted.

WANTED. TWO UNFURNISHED rooms and beard in private family, by couple with one child. State location and terms. E 34, care Times-Dispatch.

### DAILY PUZZLES

THIS LAND FOR SALE

ANSWER TO VESTERDAY'S CUZZLE.

#### Situations, Professional.

VIOLIN DESIRED, A FEW PUPILS to take lessons, at moderate prices from one who has graduated from one of the best tutors in Europe. Communicate with LAURIDO GIALD-BEH LAURIDUO, 614 E. Leigh St.

#### Business Opportunities.

WANT PARTNER WITH \$6,000, EXperienced office man, to form a company, insporting African products,
main issue crude rubber; yearly
profits \$29,000, Address F 52, care
Times-Dispatch.

Protensional Beip Ganteo.

VANTED. AT ONCE, TEACHERS with first and second grade certin-cates for one-room rural schools. R. W. CRIDLIN, Manager Virginta Teachers' Burcau, South Richmond, Va.

#### For Sale.

For Sale.

BON FACTORY FOR SALE—THE DIrectors of the Lawrenceville Lumber
and Box Co., Inc., will sell at public
ancetion, on the premises, at 2 o'clock
Monday, January 16th, 1911, the
entire plant, located at Lawrenceville, Va. The machinery is all in
good condition, having been used
very little. The property consists of
a one-hundred and fifty-horse power
boiler and engine, 3 planers, 2 resaws, 1 boig's nailing machine, sevoral cut-off saws, rlp-saws and other
machinery necessary for the opertion of a box shook factory, and is
provided with a complete blower
system. The property will be offered
Brst in parcels, then the plant will
be offered as a whole. Terms liberal,
and made known on day of sale
LAWRENCEVILLE LUMBER AND
BOX CO., INC., Lawrenceville, Va.
December 23, 1910.

YOU WALL BE SURPRISED (IF IN

YOU WALL BE SURPRISED (IF IN need of a wagon or hugey) need of a wagon or buggy) at large stock of buggies, surreys wagons in our show room, Call be convinced. A MEYER'S SC

731 E. Cary.

FOR SALE, CHEAP, BRAND-NEW Hupmobile, with furnishings. Apply Room 55, Chamber of Commerce Building.

FOR SALE, LOT OF GOOD SECOND-hand building material, cheap if removed promptly. Apply FOREMAN, Fifteenth and Main Streets.

SMALL OFFICE OUTFIT—DESK, FILE cabinet, sectional bookcase, etc.; almost new, and cheap for quick sale. Address K 20, care Times-Dispatch.

199 ENVELOPES WITH YOUR NAME and address printed on 30 cents postpate. RITTER, 2147 North Van Pelt Street, Philadelphia, Pa.

OR SALE, ONE COW AND HORSE, cook stove and wheelbarrow, Address H. GLAZE, Fair Oaks, Seven Pines Line.

ELLIOTT FISHER BILLING MACHINE in first-class condition. Call or ad-dress 916 E. Main, second floor.

BROS., 615 Brook Avenue.

TOP AND OPEN BUGGIES. RUNAbouts and surreys at greatly reduced
prices. See us before purchasing
elsewhere. Terms reasonable. THOS.
H. DUKE & CO., 804 Brook Avenue.

#### Rooms for Rent.

\$14 EAST CLAY-WELL FURNISHED front rooms; large, small; conveniences.

Ventences,

LARGE FURNISHED FRONT PARlor; heated, Apply 710 East Franklin.

NEWLY PAPERED, FURNISHED
rooms at 322 E. Franklin, Monroe
1509.

NICELY FURNISHED ROOMS; PHONE and bath. 914 East Clay Street.

Boarding.

VANTED. BOARDERS FOR TWO nice rooms, including second-story front, with private bath. Apply 103 East Grace.

WANTED, YOUNG GENTLEMAN boarder to share room with another; DSITION DESIRED BY YOUAGE the data and the data with ingenious ideas and ability; experienced in manufacturing, also erecting and operating machinery. Address E 11, care Times-Dispatch.

VANTED. POSITION BY UNREGIStered drug clerk married; six years, tered drug clerk married; six years, tered drug clerk married; six years, tered drug clerk married; six years, also table boarders. 299 East Grace. Ison 920-J.

#### Manted.

DENTIST OF TWELVE YEARS PRAC-tical experience, desiring to locate in Richmond, would like to hear from those in need of a thoroughly capable man. Address DENTIST, No 8 West Franklin Street.

WANTED, TWO-KARAT DIAMOND, or more; will buy pawn ticket. Address B 38, care Times-Dispatch. Address B 38, care Times-Dispaten.

WANTED. TO CONTRACT WITH owner of sawmill and teams to log and saw several tracts of timber, mostly pine, or would sell the timber standing at a reasonable price, THE H. J. ARRINGTON CO., Claremont, Va.

WANTED, TO BUY AT ONCE, FOR cash, a good second-hand pool table, size 4 1-2x9 feet. Must be cheap for cash. Address Lock Box 268, City. WANTED, TWO GEESE FEATHER beds for an elderly lady. Address C 52, care Times-Dispatch.

C 52, care Times-Dispatch.

SECOND-HAND MACHINERY OF of every description bought at full value. CLARENCE COSBY, 1523 E. Cary St. Phone Madison 3526.

DOLLARS AND SENSE WILL BE gained by a thorough course in our school. Enter any time. Day and evening classes. MASSEY BUSINESS COLLEGE.

cvening classes. MASSEY BUSINESS COLLEGE.

WANTED.—PARTIES WHO HAVE idle money to invest cannot do better than buy a few shares of Argus Gold Mining Corporation stock while it is selling at 30c, per share: par value, \$1,00. Do not wait until it has advanced 25 or 50 per cent. Mines located in Fluvanna county. Company controlled by prominent Richmond business men. Write or call on MANAGER, 702 Mutual Bidg., Richmond, Va.

WANTED. TO BUY FOR CASH HOUSE, hold goods in any quantity. Phone Madison 3551.

Flate Walanteb. WANTED TO RENT FLAT OF FOUR or five rooms in West End north of Main. J 41, care Times-Dispatch.

GREAT AFTER CHRISTMAS HEDUC-tion; great array of real bargains in up-to-date hats—all shapes; be sure to come and see what we have, and you will be sure to buy MRS. BARNETT, 216 East Broad.

CLEARANCE SALÉ OF ALL MILLIN-ery and ready-made garments for balance season. MRS. JULIUS BEAR, 1427 E. Main St.

#### Stotices.

GEORGE C JEFFERSON, W. GORDON HARVIE Assets represented over 3139,000,000; office, Thues Building, litehmond, Va., January 2, 1911. The undersigned have this day formed a copartnership under the firm name of "Jefferson & Harvie" for the purpose of conducting a general insurance business. Fire, Ilfe, accident, liability and automobile insurance in the latest and most popular forms placed promptly and on short notice. We will continue to represent the "Old Hartford" Fire Insurance Company, and the accident department of the Actin Life Insurance Company. The continued patronage of our friends and the public is respectfully solicited.

GEORGE C JEFFERSON. W. GORDON HARVIE.

Telephone Madison 25:1-J.

A TABLE AND MEDICINAL WATER

Telephone Madison 2574-J.

A TABLE AND MEDICINAL WATER
without a peer-five gallons for 25c.,
delivered-Holly Springs Lithia
Water Phone Monroe 477.

YOUR CHILD'S SUCCESS DEPENDS
largely on his education. Place him
with us for a course in stenography,
bookkeeping or English, and he will
succeed. MASSEY BUSINESS COLLEGE.

LEGIS.
VANTED, THE PUB. C TO KNOW
that Jahnke Bros. Jewelers. 913
East Main treet, buy sell. exchange and remount diamonds is
the latest styles. Old gold and silver taken in exchange.

#### Real Estate for Sale.

OR SALE, OR ENCHANGE, ON IM-proved city real estate, two or three very desirably located lots at West-hampton, near Country Club, and on Three Chop Road. A fine opportunity for any one desiring an Al Invest-ment in this suburb. Address B 37, care Times-Dispatch.

EATRALLY LOCATED EIGHT-ROOM house, with good two-story stable; owner leaving the city; \$4,500. Address K 51, care Times-Dispatch. FARMS AND TIMBER LANDS; OUR new catalogue contains 400 farms and timber lands; best bargains in Virginia. I pay your railroad fare. Write for free catalogue, Address J. R. ELAM. Box 267, Charlottesvills, Va.

FOR SALE, SMALL FARM CUT IN parcels to suit the buyer. Also one lot at Ginter Park—Lot 15, Block L, Hawthorne Avenue. Apply to E. J. DEITRICK, 2701 East Main Street.

YOU MAY HAVE THE VERY THING to suit. We have customers for homes in the West End, on Church Hill, and for small acreages convenient to town. If you want to sell advise us at once, D. N. WALKER & CO., Real Estate and Insurance, I Mutual Building.

HAVE SOME CHOICE LOTS AT Highland Springs; will sell at half price. See HUMPHREY GLAZE 1301 East Main Street, second floor VEST GRACE STREET HOUSE, S
rooms, in first-class condition; all
cash or casy terms. The owner will
take small house as first payment.
Address C 42, care Times-Dispatch.
VEST END LOTS, THE CREAPEST
to be found, Madison 1467.

to be found. Madison 1467.

FTART THE NEW YEAR RIGHT—
Quit paying rent. We loan money
at 5 per cent. Interest on yearly
balances. You can buy a lot and
build on it, or we will pay of the
mortgage. You pay us \$7.50 per
month. This will pay back the loan
of \$1,000 in ten and one-half years.
You can pay in full at any time,
thereby stopping further interest.
Investigate our plan. THE STANDARD HOME COMPANY, J. W. Ponder, State Agent, 34-35 Chamber of
Commerce Building, Richmond, Va.
Phone Monroe \$50.

#### Real Estate for Rent.

STORE 606 EAST BROAD STREET will remodel or rebuild; reasonable rental. J. A. CONNELLY & CO.

STORE. NO. \$20 W. BROAD STREET;
Excellent grocery stand; only \$50 per
month. J. A. CONNELLY & CO.
BROAD STREET STORE (SOUTH
side): unexpired lease; reasonable
rental; long term. J. A. CONNELLY
& CO.

STORE ON SEVENTH STREET, OP-posite post-office; \$32.50 per month. J. A. CONNELLY & CO. 1418 N. TWENTY-SECOND STREET six rooms; \$10 per month. J. A CONNELLY & CO.

SEVEN-ROOM BRICK RESIDENCE; bath, pantry and stable; best lo-cality; Church Hill, 'Phone Madison 5674-J.

#### Coal and Wood.

WOOD TO BURN SHOULD BE WOOD indeed I have made a specialty of it since 1897. Recently I have added free-burning coal; there is a dif-ference, too. LONG, The Wood Man Madison 1669.

QUALITY AND QUANTITY ARE guaranteed from us. We have oak, pine or slab wood, and our prices are right. We please everybody. Phone Madison 6913. NORTH CAROLINA WOOD AND COAL CO., \$27 Brook Avenue.

### Personals.

SHORTHAND, TYPEWRITING AND bookkeeping taught in day and eve-ning classes. Call, write or tele-phone for particulars. MASSEY BUSINESS COLLEGE. SMITHFIELD SAUSAGE, WRAPPED in parchment paper; blue label; all pork.

POPE.

ABSOLUTE PURITY AND FREEDOM from organic matter—five gallons for 25c—Holly Springs Lithia Water Phone Monroe 477.

Donterp... Der and Eine Stock. A NOTHER CHANCE.—JUST Received another carload of burnt wheat. This wheat is thoroughly clean and a good, cheap feed; \$1.50 per 100 pounds, \$14 per 1,000 pounds, \$27 per 2,000 pounds. W. J. TODD'S SONS.

ONE SORREL MARE FOR SALE.

Flats for Bont. OR RENT, WEST END FLAT, three large rooms. Apply 18 South Short Street.

#### Miscellaneous.

"TYPEWRITER BARGAINS." LL STANDARD MAKES OF TYPE-writers at about one-half price. Machines guaranteed absolutely perfect. Flye days privilege of examination, then \$5 per month thereafter. Just mane the machine you want. No obligation if machine is not kept. LONG & ALMOND, Charlotte, N. C.

ANTIQUES. SOME VERY FINE ELECTRIC LAMPS; all copper, reproductions of the Pom-pell lamps; just the thing for Xmas; some very select pieces of original antique furniture. C. E. LYDA, 19 West Main.

#### Aliscellaneous.

HAVE YOUR MATTRESSES REMADE now; sanitary methods used, reliable work. SYDNOR & HUNDLEY, 111 East Broad Street. Maddson 3294.

FINE UNHOLSTERING AND MAT FURNITURE REPAIRED AND UP-holstered mattresses made over like new; furniture and china packet and shipped JACOB UMLAUF. Phone 3292.

#### COLD WATER PAINT.

CALCIMO, THE ORIGINAL COLD water paint; easy to apply; all col-ors; write or phone for color card; more Calcimo sold than all the water paints combined ELBA HARDWARE CC., Agents, Henry and Broad.

#### BAKERY

RUIT CAKES LIKE MOTHER baked, for 25c and 30c pound; Springle, home-made bread, cakes and ples of all sorts. MUELLER'S NEW YORK ELECTRIC BAKERY, 410 West Broad Street. Phone 2589.

#### SHOE REPAIRING.

78C HALF SOLE MEN'S SUPER; lodies, 60c; children's, 49c and up; every pair sewed. DIRW'S ELEC-TRIC SHOE FACTORY, 716 East Muin. Phone Monroe 2657.

#### RUB IT OUT.

WHEREVER ACHE OR PAIN IS Lo-cated—stiffness and soreness of mus-cles or joints—rub in Frayser's Great Nerve and Bone Linimott, and the pain disappears; the greatest all-round liniment in use for man and beast; try it—don't suffer—here is the right help; 25c bottles, at drug-glats'.

4-GIRLS' SOLID SILVER WATCHES.

\$22.50 - SPECIAL, SOLID 14-K. GOLD watch, gent's size, Elgin make.

SOME GIFT SUGGESTIONS FROM A BRIMFUL STOCK OF ELEGANT BRIMFUL STOCK OF ELECANAL JEWELRY: \$1,50, \$1.75 AND \$2 FOR SOLID GOLD stick pins with monogram.

\$2.00, \$2.50 AND \$3.00 FOR SOLID gold monogram cuff buttons. \$1.50, \$2.00 AND \$2.50—SOLID GOLD signet rings.

\$3, \$4 AND \$5—HEAVY SOLID GOLD neck chains. \$2.50. \$3.50 AND \$4.50—SOLID GOLD monogram lockets.

\$5. \$6 AND \$7-SOLID GOLD BRACE-SCHOOL MEDALS.

SILVER MEDALS, 75C; GOLD MED-als, \$1.25. Special designs made at short notice, WEDDING PRESENTS.

\$4.00 FOR HALF A DOZEN SOLID silver tenspoons, in case.

\$10.00 FOR HALF A DOZEN SOLID silver tablespoons, in case, \$1.66, \$1.25 AND \$1.56 -SOLID SILVER napkin rings.

\$1,00-CUT GLASS NAPPIES \$3.66—CUT GLASS BERRY BOWLS. MEYER'S, Jewelers, 317 East Broad

#### Meetings.

THE REGULAR ANNUAL MEETING of the stockholders of the National Bank of Virginia, Richmond, Va., will be held at their banking house TUESDAY, Senuary 10, 1911, at 12 M. W. M. ADDISON, Cashier.

Virginia Trust Company,
Richmond, Va., December 20, 1910,
THE ANNUAL MEETING OF THE
Stockholder's of this company will
held at the office of the company
city of Richmond, Va., on TUESDA
January 17, 1911, at 12 o'clock noo
La Daylor T.
L. D. AYLETT,
Secretary,
Union Book of Liberary

HE ANNUAL MEETING OF THE Stockholders of the First National Bank of Richmond, Va., for the election of directors and for such other business as may properly come before said meeting, will be held in the directors' rooms of said bank. No. 1104 East Main Street, Richmond, Va., 12 o'clock noon TUESDAY, January 10, 1911.

Cashier, Building and

Cashler.

Capitol Building and
Loan Association,
Richmond, Va., December 12, 1910.

THE DIRECTORS OF THIS ASSOCIAtion have this day declared a semiannual dividend (No. 56) of four percentum, payable to stockholders of
record this date.

JOHN B. WELSH.
Secretary and Treasurer.

#### Depolis. **Richmond Academy** Lombardy and Park Avenue.

Second Term Begins Monday, January 2nd. Boys may enter reorganized classes to advantage at this time. Four seats in Lower School.

For information phone or address WILLIAM L. PRINCE, Dean Phones: Office, Madison 6265; Resi-dence, Madison, 6872.

# ORIGINAL ANTIQUE FURNITURE: ADVANCES COST packed; upholstering, etc. L. N. ARNALL, 518 Brook Avenue. Phone 6277. MATTRESSES. ADVANCES COST ROAD \$7,067,467

Necessary a Larger Income.

#### ARGUMENT OF PENNSYLVANIA

Public Demands Improved and Extended Operating Facilities.

Washington, D. C., January 3.—Wago auvances aggregating \$7.067,167 annually, and the asserted necessity for increased become, in order to meet the public demand for improved and extended population of the Peunsylvania lines, east of Pittsburg, in support of their proposed increase in class reight rates.

freight rates.

These arguments are set forth in a brief filed with the Interstate Commerce Commission, by counsel for the roads, George Stuart Patterson, Francis I Gowan and George V. Massey, in the Investigation of the pending advances

#### Mauroads.

### Atlantic Coast Line

EFFECTIVE NOVEMBER I, 1910.
TRAINS LEAVE RICHMOND DAILY,
For Florida and South: 1:00 A. M., 8:15 A.

Chesapeake & Ohio Railway

1:00 A 1 Dally-Fast trains to Old Point,
1:00 P. Newport News and Nerfolk.

1:00 P. Newport News and Nerfolk.

1:00 P. Dally. Local to Newport News.

1:00 P. Dally. Local to Glo Point.

1:00 P. Pellimans.

1:00 P. Pellimans.

1:00 P. Pellimans.

1:00 P. Dally. Charlottesville. Week days.

Pellimans.

1:00 A.—Dally. Charlottesville. Week days.

1:00 P. Dally. L'burg, Lex., C. Forge.

1:00 A.—Dally. L'burg, Lex., A. W. Silo P. M. Local from Esst-11:EA. M., Silo P. M. Local from West-12:10 A. M., Silo P. M. Local from West-12:10 A. M., Silo A. M., Silo P. M. Local from West-12:10 A. M., Silo A. M., Silo P. M. Local from West-12:10 A. M., Silo P. M.

Richmond, Fredericksb'g & Potomac R. R.

Leave Richmond | Arrive Richmond #4.50 A.M. Byrd St. Sta.

\*5.20 A.M. Byrd St. Sta.

\*5.20 A.M. Byrd St. Sta.

\*8.40 A.M. Byrd St. Sta.

\*11.25 A.M. Byrd St. Sta.

\*8.40 A.M. Byrd St. Sta.

\*12.20 1 noon Byrd St. Sta.

\*12.20 1 noon Byrd St. Sta.

\$1.35 P.M. Elba Statton.

\$4.15 P.M. Elba Statton.

\$5.16 P.M. Bird St. Sta.

\$5.20 P.M. Byrd St. Sta.

\*5.20 P.M. Byrd St. Sta.

ACCOMMODATION TRAINS—WEEKDAYS.

Leave Byrd St. Sta. 1.30 P. M. for Fredericksburg.
Leave Elbn Sta. 7.30 A. M., 6.30 P. M. for Ashland.
Arrive Byrd St. Sta. 8.26 A.M. from Fredericksburg.
Arrive Elbn Sta. 6.30 A.M., 5.30 P.M. from Ashland. \*Daily. †Weekdays. {Sundays only. All trains to or from Byrd Street Station (except trains leaving 4.50 a. m. and arriving 12.50 night) atop at Elba. Time of arrivals and departures not guaranteed. Read the signs.

Norfolk and Western Railway ONLY ALL RAIL LINE TO NORFOLK.
Schodule in Effect October 2, 1910.
Leave Byrd Street Statics, Richmond, FOR
NORFOLK: \*9:00 A. M., \*3:00 P. M., \*4:19 P. FOR LYNCHBURG AND THE WEST.

Stils A. M., \*9:00 A. M., \*8:00 P. M., \*9:23

P. M. \*9:00 A. M., \*8:00 P. M., \*9:23

Arrive Richmond from Norfolk: \*11:46 A.

M., \*6:35 P. M., \*11:20 P. M. From the West:
\*6:56 A. M., a2:00 P. M., b2:15 P. M., 6:06 P.

M., \*9:00 P. M.

\*Daily. aDaily. ex. Sunday. bSunday only.
Pullman. Parlor and Sleeping Cara. Cafe
Dining Care. C. H. BOSLEY.

W. B. BEVUILL. D. P. A., Richmond. av.

G. P. A., Roanoke. Va.

Steamvoats.

#### TRAVEL Without Trouble or Care "ASK MR. BOWMAN."

Merchants and Miners Transportation Co.

708 E. Main St., Richmond, Va., Steamship and Tourist Agent.

Norfels to Boston, Mass., and Providence, R. 1.

Steamers leave Norfels to Boston, Mass., and Tues, and Fri. for Hoston, Sun., Tues, and Fri. for Hoston, Sun., Tues, and Fri. for Hoston, Sun., Tues, and Sat. at 6 P. M. Tassaigers and freight taken for all New Pagnand points, Tickets on sale at office G. England points, W. Ry., S. H. Bowman, 768 East Main, and Richmond Transfor Co., 209 East Main, and Richmond Transfor Co., 209 East Main.

# BROAD STREET

Capital

303 EAST BROAD STREET.

Surplus and undivided Profits . \$110,000

W. M. Habliston, Pres.; J. W. Rothert, Vice-Pres.; Jno. G. Walker, 2d Vice-Pres.; Andrew M. Glover, Cashier.

PERSONAL AND BUSINESS ACCOUNTS SOLICITED.

With assets of over \$1,700,000, every inducement consistent with good banking is offered to its customers. 3 per cent, allowed in Savings Department. Bank is open till 8 o'clock Saturday evenings.

Incorporated 1832.

### The Virginia Fire & Marine Insurance Company

OF RICHMOND, VIRGINIA.

Surplus to Policyholders.....

WM. H. PALMER, President. E. B. ADDISON, Vice-President. OSCAR D. PITTS, Treas

W. H. McCARTHY, Secretary.

DIRECTORS.

in rates by carriers in official classifi- ed by Mr. Joyner is that equitable ma-

FOR Florida and South: 1:00 A. M., 8:15 A.

M. and 7:35 P. M.

For Norfolk: 9:00 A. M., 3:00 P. M., 4:18

Prof. N. & W. Ry. West: 6:18 A. M., 9:00 A.

M. 1:00 P. M. and 9:13 P. M., 13:36 P. M., 4:19

A. M., 9:00 P. M., 10:30 P. M., 13:36 P. M., 4:19

For. Goldsboro and Fayerteville: 4:19 P. M.

H. Trains arrive Richmond Gaily: 4:40 A. M., 8:10

A. M., 11:40 A. M., 2:00 P. M., 2:15 P. M., 6:00

P. M., 6:35 P. M., 5:30 P. M., 5:00 P. M., 11:30 P. M.

Ilitso P. M., 6:35 P. M., 5:00 P. M., 9:00 F. M., 11:30 P. M.

C. R. CAMPBELL. D. P. A.

Richmond and Petersburg Electric Railway

I. Time of arrival and departure and connections for guaranteed.

C. R. CAMPBELL. D. P. A.

Richmond and Petersburg Electric Railway

III. M. P. M. 1:10 P. M.

Cars leave Manchester. Seven. and Petry Streets, for Petersburg. foot of Bycamore Street, for Manchester.

DLD

Cars leave Petersburg. foot of Bycamore Street, for Manchester.

Street, for Manchester. Seven. and Petry Street, for Manchester.

DLD

Cars leave Petersburg. foot of Bycamore Street, for Manchester.

DLD

Chesapeake & Ohio Railway

All cars from Petersburg connect with cars for Richmond.

Chesapeake & Ohio Railway

All cars from Petersburg connect with cars for P. 1. Daily Local to Nowport News. Lieb P. Daily Local to Onewport News. Lieb P. Daily Local to Onewpor

ties.

In consonance with th etestimony of President McCrea, it is argued in the brief, that the proposed advances in rates are necessary in order to sustain the financial status of the railways, and enable them to obtain loans necessary to develop properly and in accordance with the needs of the shipping public, the railroad properties.

# Richmond, Fredericksb'g & Potomac R. R. JOYNER OPPOSES RADICAL CHANGES

Points Out Legislative Needs of Education in North [Special to The Times-Dispatch.]

Raleigh, N. C., January 3.—The rec-mmendations of State Superintendent L. D. AYLERAN

L. D. AYLERAN

Union Bank of Bichmond, Va. December 19, 1916. Richmond, Va. December 19, 1916. THE REGULAR ANNUAL MEETING of the stockholders of the Union held at their Banking House, 107 East Main Street, on THURSDAY January 12, 1911, at 12 octock none, Cashler.

THE REGULAR ANNUAL MEETING of Cashler.

THE REGULAR ANNUAL MEETING of THE REGULAR ANNUAL MEETING of the stockholders of the National State and City Bank of Richmond, Va. December 24, 1816. THE ANNUAL MEETING of THE STANDARD STA of Public Instruction J. Y. Joyner to the General Assembly as to the legis-lative needs of public education in North Carolina were made public to-day. He asks that no radical changes be made in the present laws. He wants not less than \$50,000 appropriate.

Baltimore Steam Packet Co Equipped with wireless telegraphy.

TO BALTIMORE AND THE NORTH VIA
NORFOLK AND OLD POINT.
Leave Richmond Daily including Sunday,via
N. & W. Ry. 3:00 P. M., Norfolk 6:30 P. M.
C. & O. Ry. 4:00 P. M., Old Point 7:30 P. M.
O. D. S. S. Co. 7:00 P. M. (one day in Nor-

O. D. S. Co. 7:00 P. M. (one day in Nor-folk). Va. Nav. Co. 6:50 A. M. (Monday, Wednes-day and Friday). Tickets at all offices. For statorooms ap-ply to H. M. BOYKIN, Agent, 830 East Main Street.

VIRGINIA NAVIGATION CO.—James Fiver by daylight for Norfolk, Old Point, New-port News and all James River landings. Steamer leaves Monday, Wednesday and Friday at 7:00 A. M. Freight received for all James River landings. Main Ticket Office, 821 E. Main Street.

## CLARK'S OREINT CRUISE

ed by Mr. Joyner is that equitable machinery be provided for adjusting locat special district taxation, in cases where the whole county votes a special tax after the creation of the district tax district. He wants the salary of the secretary to the State Board of Examiners increased to \$300, on account of his increasing duties. He asks that there be changes in the State text-book commission law, so that the adoption shall apply to the city as well as the rural schools. He also asks that there be provision made for the addition of practical teachers to the text-book commission, now composed of the State officers constituting the State Board of Education.

### Auction Sales, This Day.

By Shea & Keegan, Real Estate Auctioneers, 1114 East Main Street. PUBLIC AUCTION SALE

A HOUSE AND LOT FORMERLY OC-CUPIED AS A PUBLIC SCHOOL, SIT-STEWART AND LITTLEPAGE STREETS, RICHMOND, VA. Pursuant to a joint resolution passed

Pursuant to a joint resolution passed by the Richmond City Council, approved December 19, 1910, and by authority of the Committee on Grounds and Buildings, we will, on JANUARY 4, 1911, at 4 o'clock P. M.

offer for sale, on the premises, the above described real estate, which consists of a large building, until recently occupied as a public school house, and a lot fronting on Stewart Street about sixty (40) feet and running back one hundred and seventeen (117) feet, more or less, to an alley in the rear thirteen (13) feet wide. With some small changes this building can be arranged either as a dwelling or for business purposes.

De not fall to be present.

TERMS: Cash,

SHEA & KEEGAN,
Auctioneers.

Dividend Rotices. Atlantic Coast Line Railroad Co.

Atlantic Coast Line Railroad Co.

Wilmington N. C. Dec. 24, 1916.

THE BOARD OF DIRECTORS OF ATlantic Coast Line Railroad Company,
has declared a dividend of 3 per
cent, on the ominion capital stock
of that company, payable at the ofdise of the treatment, at Wilmington,
North Carolina, on and after JANUARY 10 1911 to stockholders of
record on December 17, 1910. The
transfer books are closed from the
lith day of December, 1916, to the
16th day of January, 1911, both inclusive. JAMES F. POST,
Treasurer.

# Virginia-Ohio Oil Company,

Incorporated

317-318 American National
Bank Bullding.
Richmond, Va., December 20, 1910.
AT A MEETING OF THE BOARD OF
directors of this company, held this
day, a dividend of one and one-half
per cent was declared on the capital
stock from the earnings of the company, payable JANUARY 15, 1911.
Checks will be mailed. Transfer
books will be closed January 5, 1911.
JOS. B. MONTGOMERY.
Bank of
Commerce and Trusts,
(Mutual Building).
Richmond, Va., December 28, 1910.
AT A MEETING OF THE BOARD OF
directors of this bank, held to-day,
the regularly quarterly dividend of
1 1-4 per cent. was declared, payable
on or after JANUARY
Checks will be mailed.
R. M. KENT, JR. Incorporated

be mailed. R. M. KENT. JR., Cashier. Table d'Hote Dinners Saturday and Sunday evenings, 6 to 9 o'clock, \$1.50 each.



# THE JEFFERSON

Richmond, Va.

The most magnificent hotel in the South European plan. Rooms single and en suite, with and without batha. Spacious sample rooms.
Rate, \$1.50 per day and upward. Atlantic City Resorts

ATLANTIC CITY, N. J

ELEVENTH AND CLAY STREETS

GALEN HALL Always open. Always ready. Always busy. F. L. YOUNG, Gen'l Manages The Valentine Museum